

Marie-Ann Greenberg, Trustee
30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS AS OF NOVEMBER 14, 2024

Chapter 13 Case # 19-28733

Re: GERONIMO GRACIANO
49 SUMMER AVENUE
DOVER, NJ 07801

Atty: DAVID C RUSSO ESQ
RUSSO & RUSSO ESQS
901 TEANECK RD
TEANECK, NJ 07666

PLEASE SEE SUMMARY SECTION FOR ESTIMATED BALANCE TO COMPLETE.

NOTE: THIS IS A BASE PLAN IN THE AMOUNT OF \$11,027.00

RECEIPTS (Please Read Across)

Date	Amount	Source Document No.	Date	Amount	Source Document No.
11/04/2019	\$120.00		12/06/2019	\$120.00	
01/06/2020	\$120.00		01/31/2020	\$120.00	
03/04/2020	\$120.00		04/14/2020	\$120.00	
05/08/2020	\$120.00		06/02/2020	\$120.00	
07/01/2020	\$120.00		08/07/2020	\$120.00	
08/31/2020	\$120.00		10/13/2020	\$120.00	
11/02/2020	\$120.00		12/04/2020	\$120.00	
01/05/2021	\$120.00		02/03/2021	\$120.00	
03/08/2021	\$120.00		03/29/2021	\$2,100.00	
04/30/2021	\$120.00		06/01/2021	\$120.00	
07/01/2021	\$120.00		08/04/2021	\$120.00	
08/27/2021	\$120.00		09/23/2021	\$120.00	
11/02/2021	\$1,000.00		11/23/2021	\$1,340.00	
03/15/2022	\$1,135.00		05/09/2023	\$592.00	
08/21/2023	\$420.00		09/05/2023	\$120.00	
10/03/2023	\$120.00		11/01/2023	\$120.00	
12/04/2023	\$120.00		01/04/2024	\$120.00	
02/05/2024	\$120.00		03/05/2024	\$120.00	
04/01/2024	\$120.00		05/02/2024	\$120.00	
07/08/2024	\$120.00		08/05/2024	\$120.00	
09/05/2024	\$120.00		10/03/2024	\$120.00	
11/04/2024	\$120.00				

Total Receipts: \$11,027.00 - Amount Refunded to Debtor: \$0.00 = Receipts Applied to Plan: \$11,027.00

CLAIMS AND DISTRIBUTIONS

Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *

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Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
TTE	TRUSTEE COMPENSATION	ADMIN			687.20	
ATTY	ATTORNEY	ADMIN	0.00	100.00%	0.00	0.00
COURT	CLERK OF COURT	ADMIN	0.00	100.00%	0.00	0.00
0001	AEO/SYNCHRONY BANK	UNSECURED	0.00	*	0.00	
0002	JPMORGAN CHASE BANK NA	UNSECURED	1,838.07	*	160.24	
0003	AMERICAN EXPRESS BANK	UNSECURED	2,191.81	*	191.08	
0004	CAPITAL ONE BANK (USA), N.A.	UNSECURED	3,024.03	*	263.64	
0005	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	1,827.96	*	159.36	
0006	JEFFERSON CAPITAL SYSTEMS LLC	UNSECURED	4,085.52	*	356.17	
0007	CITIBANK NA	UNSECURED	4,999.55	*	435.86	
0008	DISCOVER BANK	UNSECURED	2,168.67	*	189.06	
0010	FREEDOM MORTGAGE CORPORATION	MORTGAGE ARR	1,125.04	100.00%	1,125.04	
0011	CITIBANK NA	UNSECURED	8,418.59	*	733.94	
0012	AMERICAN HONDA FINANCE CORPORATION	VEHICLE SECURE	180.18	100.00%	180.18	
0013	DEPARTMENT STORES NATIONAL BANK	UNSECURED	590.67	*	49.12	
0014	PAYOFF INC.	UNSECURED	12,396.42	*	1,080.74	
0016	WELLS FARGO AUTO	VEHICLE SECURE	4,000.00	100.00%	4,000.00	
0018	AMERICAN EXPRESS BANK	UNSECURED	4,689.55	*	408.84	
0019	VERIZON BY AMERICAN INFOSOURCE A	UNSECURED	142.74	*	11.59	
0020	CITIBANK NA	UNSECURED	4,642.34	*	404.73	
0021	CITIBANK NA	UNSECURED	4,258.61	*	371.27	
0022	UNITED STATES BANKRUPTCY COURT	UNSECURED	1,180.40	*	64.38	

Total Paid: \$10,872.44

See Summary

LIST OF PAYMENTS TO CLAIMS (Please Read Across)

Claimant Name	Date	Amount	Check #	Date	Amount	Check #
AMERICAN EXPRESS BANK						
	11/17/2021	\$6.10	8002524	11/17/2021	\$13.05	8002524
	12/13/2021	\$105.75	8002577	12/13/2021	\$49.42	8002577
	04/18/2022	\$42.52	8002786	04/18/2022	\$90.98	8002786
	05/15/2023	\$45.97	8003468	05/15/2023	\$21.50	8003468
	09/18/2023	\$19.60	8003698	09/18/2023	\$41.94	8003698
	10/16/2023	\$9.17	8003760	11/13/2023	\$9.18	8003805
	11/13/2023	\$8.57	8003805	12/11/2023	\$9.17	8003858
	01/08/2024	\$9.17	8003905	01/08/2024	\$8.57	8003905
	02/12/2024	\$9.17	8003948	03/11/2024	\$9.17	8004000
	03/11/2024	\$8.57	8004000	04/15/2024	\$9.17	8004039
	05/10/2024	\$9.17	8004086	05/10/2024	\$8.58	8004086
	07/15/2024	\$9.47	8004175	08/19/2024	\$9.47	8004213
	08/19/2024	\$8.84	8004213	09/16/2024	\$9.47	8004256
	10/21/2024	\$9.37	8004294	10/21/2024	\$8.81	8004294
AMERICAN HONDA FINANCE CORPORATION						
	01/13/2020	\$180.18	841092	06/15/2020	\$292.77	850420
	07/14/2020	(\$292.77)	0			

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Claimant Name	Date	Amount	Check #	Date	Amount	Check #	
CAPITAL ONE BANK (USA), N.A.							
	11/17/2021	\$8.41	880887		12/13/2021	\$68.19	882523
	04/18/2022	\$58.67	889284		05/15/2023	\$29.65	910198
	09/18/2023	\$27.05	916197		10/16/2023	\$5.91	917679
	11/13/2023	\$5.91	919117		12/11/2023	\$5.92	920534
	01/08/2024	\$5.91	921917		02/12/2024	\$5.91	923271
	03/11/2024	\$5.91	924721		04/15/2024	\$5.92	926160
	05/10/2024	\$5.91	927631		07/15/2024	\$6.11	930518
	08/19/2024	\$6.11	931933		09/16/2024	\$6.11	933393
	10/21/2024	\$6.04	934795				
CITIBANK NA							
	11/17/2021	\$13.91	880566		11/17/2021	\$23.42	880566
	11/17/2021	\$12.92	880566		11/17/2021	\$11.85	880566
	12/13/2021	\$96.03	882202		12/13/2021	\$104.68	882202
	12/13/2021	\$189.83	882202		12/13/2021	\$112.74	882202
	04/18/2022	\$97.00	888920		04/18/2022	\$163.33	888920
	04/18/2022	\$90.06	888920		04/18/2022	\$82.62	888920
	05/15/2023	\$41.75	909863		05/15/2023	\$45.52	909863
	05/15/2023	\$82.54	909863		05/15/2023	\$49.01	909863
	09/18/2023	\$44.71	915853		09/18/2023	\$75.29	915853
	09/18/2023	\$41.52	915853		09/18/2023	\$38.09	915853
	10/16/2023	\$8.33	917354		10/16/2023	\$9.07	917354
	10/16/2023	\$16.47	917354		10/16/2023	\$9.78	917354
	11/13/2023	\$9.77	918782		11/13/2023	\$16.45	918782
	11/13/2023	\$9.09	918782		11/13/2023	\$8.32	918782
	12/11/2023	\$8.33	920203		12/11/2023	\$9.07	920203
	12/11/2023	\$16.47	920203		12/11/2023	\$9.79	920203
	01/08/2024	\$9.77	921605		01/08/2024	\$16.46	921605
	01/08/2024	\$9.08	921605		01/08/2024	\$8.32	921605
	02/12/2024	\$8.34	922931		02/12/2024	\$9.08	922931
	02/12/2024	\$16.47	922931		02/12/2024	\$9.78	922931
	03/11/2024	\$9.77	924397		03/11/2024	\$16.46	924397
	03/11/2024	\$9.08	924397		03/11/2024	\$8.32	924397
	04/15/2024	\$8.33	925812		04/15/2024	\$9.08	925812
	04/15/2024	\$16.47	925812		04/15/2024	\$9.78	925812
	05/10/2024	\$9.78	927306		05/10/2024	\$16.46	927306
	05/10/2024	\$9.08	927306		05/10/2024	\$8.33	927306
	07/15/2024	\$8.60	930181		07/15/2024	\$9.35	930181
	07/15/2024	\$17.00	930181		07/15/2024	\$10.07	930181
	08/19/2024	\$10.12	931576		08/19/2024	\$17.00	931576
	08/19/2024	\$9.40	931576		08/19/2024	\$8.60	931576
	09/16/2024	\$8.60	933064		09/16/2024	\$9.37	933064
	09/16/2024	\$17.00	933064		09/16/2024	\$10.09	933064
	10/21/2024	\$9.99	934421		10/21/2024	\$16.82	934421
	10/21/2024	\$9.28	934421		10/21/2024	\$8.51	934421
DEPARTMENT STORES NATIONAL BANK							
	12/13/2021	\$14.96	882612		04/18/2022	\$11.46	889378
	05/15/2023	\$5.79	910284		09/18/2023	\$5.29	916292
	02/12/2024	\$5.77	923367		08/19/2024	\$5.85	932033
DISCOVER BANK							
	11/17/2021	\$6.03	880988		12/13/2021	\$48.90	882619
	04/18/2022	\$42.07	889386		05/15/2023	\$21.27	910293
	09/18/2023	\$19.40	916299		11/13/2023	\$8.49	919223
	01/08/2024	\$8.48	922014		03/11/2024	\$8.48	924827
	05/10/2024	\$8.48	927736		08/19/2024	\$8.76	932041
	10/21/2024	\$8.70	934900				

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Claimant Name	Date	Amount	Check #	Date	Amount	Check #
FREEDOM MORTGAGE CORPORATION						
	02/22/2021	\$24.37	864332	03/15/2021	\$24.37	866306
	04/19/2021	\$426.40	867867	05/17/2021	\$24.37	869821
	06/21/2021	\$24.76	871581	07/19/2021	\$24.76	873438
	08/16/2021	\$24.76	875128	09/20/2021	\$24.76	876847
	10/18/2021	\$24.76	878644	11/17/2021	\$174.05	880354
JEFFERSON CAPITAL SYSTEMS LLC						
	11/17/2021	\$11.37	8002530	12/13/2021	\$92.12	8002584
	04/18/2022	\$79.26	8002791	05/15/2023	\$40.06	8003477
	09/18/2023	\$36.54	8003693	10/16/2023	\$7.99	8003752
	11/13/2023	\$7.98	8003809	12/11/2023	\$8.00	8003863
	01/08/2024	\$7.99	8003910	02/12/2024	\$7.99	8003952
	03/11/2024	\$7.99	8003994	04/15/2024	\$7.98	8004037
	05/10/2024	\$7.99	8004083	07/15/2024	\$8.26	8004172
	08/19/2024	\$8.24	8004211	09/16/2024	\$8.25	8004253
	10/21/2024	\$8.16	8004292			
JPMORGAN CHASE BANK NA						
	11/17/2021	\$5.11	880606	12/13/2021	\$41.45	882243
	04/18/2022	\$35.66	888960	05/15/2023	\$18.02	909893
	09/18/2023	\$16.44	915879	11/13/2023	\$7.19	918808
	01/08/2024	\$7.19	921628	03/11/2024	\$7.19	924421
	05/10/2024	\$7.18	927328	08/19/2024	\$7.43	931599
	10/21/2024	\$7.38	934443			
PAYOFF INC.						
	11/17/2021	\$34.49	881327	12/13/2021	\$279.53	882954
	04/18/2022	\$240.50	889754	05/15/2023	\$121.54	910610
	09/18/2023	\$110.87	916624	10/16/2023	\$24.24	918094
	11/13/2023	\$24.23	919535	12/11/2023	\$24.26	920933
	01/08/2024	\$24.23	922307	02/12/2024	\$24.25	923693
	03/11/2024	\$24.23	925131	04/15/2024	\$24.25	926597
	05/10/2024	\$24.24	928024	07/15/2024	\$25.05	930904
	08/19/2024	\$25.02	932361	09/16/2024	\$25.04	933767
	10/21/2024	\$24.77	935215			
PINGORA LOAN SERVICING LLC						
	01/13/2020	\$35.36	841047	02/10/2020	\$11.79	842919
	03/16/2020	\$11.79	844809	04/20/2020	\$11.19	846756
	05/18/2020	\$11.19	848686	06/15/2020	\$11.50	850351
	07/20/2020	\$88.64	852138	08/17/2020	\$24.37	854011
	09/21/2020	\$24.37	855804	10/19/2020	\$24.37	857695
	11/16/2020	\$24.37	859485	12/21/2020	\$24.37	861285
	01/11/2021	\$24.37	863106			
PRA RECEIVABLES MANAGEMENT LLC						
	11/17/2021	\$5.09	8002529	12/13/2021	\$41.22	8002581
	04/18/2022	\$35.46	8002785	05/15/2023	\$17.92	8003472
	09/18/2023	\$16.35	8003690	11/13/2023	\$7.15	8003806
	01/08/2024	\$7.15	8003906	03/11/2024	\$7.15	8003991
	05/10/2024	\$7.14	8004082	08/19/2024	\$7.39	8004210
	10/21/2024	\$7.34	8004295			
VERIZON BY AMERICAN INFOSOURCE AS AGENT						
	04/18/2022	\$6.39	888938	07/15/2024	\$5.20	930191

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Claimant Name	Date	Amount	Check #	Date	Amount	Check #
WELLS FARGO AUTO						
	01/13/2020	\$125.73	842239		02/10/2020	\$41.91
	03/16/2020	\$41.91	846064		04/20/2020	\$39.79
	05/18/2020	\$39.79	849769		06/15/2020	\$40.89
	07/20/2020	\$315.14	853356		08/17/2020	\$86.63
	09/21/2020	\$86.63	857066		10/19/2020	\$86.63
	11/16/2020	\$86.63	860644		12/21/2020	\$86.63
	01/11/2021	\$86.63	864115		02/22/2021	\$86.63
	03/15/2021	\$86.63	867658		04/19/2021	\$1,516.10
	05/17/2021	\$86.63	871365		06/21/2021	\$88.04
	07/19/2021	\$88.04	874932		08/16/2021	\$88.04
	09/20/2021	\$88.04	878437		10/18/2021	\$88.04
	11/17/2021	\$618.87	881828		12/13/2021	\$29.90
	04/18/2022	\$22.90	890305		05/15/2023	\$11.58
	09/18/2023	\$10.56	917079		10/19/2023	(\$10.56)
						0

SUMMARY

Summary of all receipts and disbursements from the date the case was filed, to and including: November 14, 2024.

Receipts: \$11,027.00 - Paid to Claims: \$10,185.24 - Admin Costs Paid: \$687.20 = Funds on Hand: \$154.56

Base Plan Amount: \$11,027.00 - Receipts: \$11,027.00 = Total Unpaid Balance: **\$0.00

**NOTE: THIS IS AN APPROXIMATE BALANCE. ADDITIONAL ALLOWED CLAIMS AND OTHER VARIABLES MAY AFFECT THE AMOUNT TO COMPLETE THE PLAN.